

United States Bankruptcy Court

Southern District of New York

Case No. 10-22439-rdd

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Santiago
7302 Overhill Drive
Pomona, NY 10970

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-0827

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 23, 2010

Robert D. Drain
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-7
Case: 10-22439

User: lwebb
Form ID: b18

Page 1 of 1
Total Noticed: 26

Date Rcvd: Jul 23, 2010

The following entities were noticed by first class mail on Jul 25, 2010.
db +Kevin Santiago, 7302 Overhill Drive, Pomona, NY 10970-3804
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5121040 +AEGIS RECIEVABLE MANAGEMENT, PO BOX 404, FORT MILL, SC 29716-0404
5121042 AMERICAN EXPRESS, PO BOX 7863, FORT LAUDERDALE, FL 33329
5121043 AMERICAN EXPRESS, PO BOX, FORT LAUDERDALE, FL 33329
5121051 +COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DR, WOODBURY, NY 11797-2016
5121052 +EQUIFAX CREDIT INFORMATION SER, P.O. BOX 740241, ATLANTA, GA 30374-0241
5121054 +FORSTER & GARBUS, 500 BI-COUNTY, FARMINGDALE, NY 11735-3960
5121056 +GLOBAL VANTEDGE INC, P.O BOX 945, BROOKFIELD, WI 53008-0945
5121060 +NCO FIN/99, POB 15636, WILMINGTON, DE 19850-5636
5121062 +SUPREME COURT OF THE STATE OF, COUNTY OF ROCKLAND, 1 SOUTH MAIN ST, NEW CITY, NY 10956-3549

The following entities were noticed by electronic transmission on Jul 23, 2010.
5121041 +EDI: AMEREXPR.COM Jul 23 2010 15:48:00 AMERICAN EXPRESS, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
5121044 EDI: ACCE.COM Jul 23 2010 15:53:00 ASSET ACCEPTANCE LLC, PO BOX 2039,
WARREN, MI 48090-2039
5121045 +EDI: CITICORP.COM Jul 23 2010 15:48:00 AT&T, P.O BOX 44167, JACKSONVILLE, FL 32231-4167
5121046 +EDI: BANKAMER2.COM Jul 23 2010 15:48:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054
5121047 +EDI: CHASE.COM Jul 23 2010 15:48:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
5121048 +EDI: CHASE.COM Jul 23 2010 15:48:00 CHASE BANK, 800 BROOKSEdge BLVD.,
WESTERVILLE, OH 43081-2822
5121049 +EDI: CHASE.COM Jul 23 2010 15:48:00 CHASE/ CIRCUIT CITY, PO BOX 100019,
KENNESAW, GA 30156-9205
5121050 EDI: CITICORP.COM Jul 23 2010 15:48:00 CITIBANK, POB 15687, WILMINGTON, DE 19850
5121055 +EDI: RMSC.COM Jul 23 2010 15:48:00 GEMB/HOME DESIGN FURNI, PO BOX 981439,
EL PASO, TX 79998-1439
5121057 +EDI: CBSKOHLS.COM Jul 23 2010 15:48:00 KOHLS/CHASE, N56 W 17000 RIDGEWOOD DR,
MENOMONEE FALLS, WI 53051-7096
5121058 +EDI: RESURGENT.COM Jul 23 2010 15:48:00 LVNV FUNDING, P.O.BOX 10584,
GREENVILLE, SC 29603-0584
5121059 +EDI: MID8.COM Jul 23 2010 15:53:00 MIDLAND FUNDING, 8875 AERO DRIVE, SUITE 200,
SAN DIEGO, CA 92123-2255
5142475 EDI: RECOVERYCORP.COM Jul 23 2010 15:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5121061 +EDI: CITICORP.COM Jul 23 2010 15:48:00 SUNOCOCITI, PO BOX 6003, HAGERSTOWN, MD 21747-6003
5121063 +EDI: WTRRN BANK.COM Jul 23 2010 15:48:00 TARGET NATIONAL BANK, PO BOX 59317,
MINNEAPOLIS, MN 55459-0317

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
5121053 ##+EXPERIAN, P.O. BOX 2104, ALLEN, TX 75013-9504

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2010

Signature:

